Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 1 of 50

B1 (Official Form 1)(12/07)		DO	cument	Pa	ge I oi	50			
Un	ited State Norther	es Bank n District						Voluntary	Petition
Name of Debtor (if individual, enter La Parada, Sergio	st, First, Middle	e):			Name of Joint Debtor (Spouse) (Last, First, Middle): Suarez, Sandra M.				
All Other Names used by the Debtor in (include married, maiden, and trade nam							Joint Debtor in trade names):	n the last 8 years	
Last four digits of Soc. Sec./Complete E xxx-xx-3459	IN or other Tax	ID No. (if mo	re than one, state		our digits o		omplete EIN	or other Tax ID No. (if	more than one, state al
Street Address of Debtor (No. and Stree 1819 N. 39th Avenue Stone Park, IL	t, City, and Stat	_	ZIP Code	18		h Avenue	(No. and Stre	eet, City, and State):	ZIP Code
County of Residence or of the Principal	Place of Busine		60165	Count	y of Reside	ence or of the	Principal Pla	ce of Business:	60165
Cook				Co					
Mailing Address of Debtor (if different to	from street addr	ress):		Mailir	ng Address	of Joint Debt	tor (if differen	t from street address):	
		Г	ZIP Code						ZIP Code
Location of Principal Assets of Business (if different from street address above):	Debtor	•		•					
Type of Debtor (Form of Organization) (Check one box) ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form □ Corporation (includes LLC and LLP □ Partnership □ Other (If debtor is not one of the above check this box and state type of entity below.)	Si in R: St Co Co Co Co Co Co Co C	(Check ealth Care Bu ngle Asset Ro 11 U.S.C. § ailroad ockbroker ommodity Br learing Bank ther Tax-Exe	eal Estate as 101 (51B) oker mpt Entity ., if applicable exempt orgation of the United) unization I States	defined	the I ger 7 er 9 er 11 er 12 er 13 are primarily cold in 11 U.S.C. 3 ered by an indiv	Petition is File Ch of: Ch of: Nature (Check onsumer debts,	busin	ecognition eding ecognition
Filing Fee (C Full Filing Fee attached Filing Fee to be paid in installments attach signed application for the cou is unable to pay fee except in install Filing Fee waiver requested (applica attach signed application for the cou	rt's consideration ments. Rule 100 ble to chapter 7 rt's consideration	on certifying t 06(b). See Offi ' individuals o	hat the debto cial Form 3A. only). Must	Or Check	Debtor is a if: Debtor's a to insider all applica A plan is Acceptance	a small busin not a small b aggregate nois s or affiliates; able boxes: being filed w ces of the pla	ncontingent lid) are less than with this petition in were solicite accordance w	defined in 11 U.S.C. § r as defined in 11 U.S. quidated debts (exclud \$2,190,000.	C. § 101(51D). ing debts owed e or more b).
☐ Debtor estimates that funds will be a ☐ Debtor estimates that, after any exenthere will be no funds available for o	apt property is e	excluded and	administrati		es paid,				
Estimated Number of Creditors		5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated Assets		1 \$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion				
Estimated Liabilities	0,001 \$1,000,00				\$500,000,001 to \$1 billion				

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 2 of 50

B1 (Official Form 1)(12/07) Page 2 Name of Debtor(s): Voluntary Petition Parada, Sergio Suarez, Sandra M. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Case Number: Date Filed: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Mercedes Jaile **December 14, 2007** Signature of Attorney for Debtor(s) (Date) Mercedes Jaile 6277713 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ■ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Document

Entered 12/18/07 12:54:50 Desc Main Page 3 of 50

12/15/07 9:16AM Page 3

B1 (Official Form 1)(12/07)

(This page must be completed and filed in every case)

Name of Debtor(s): **Voluntary Petition**

Parada, Sergio Suarez, Sandra M.

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Sergio Parada

Signature of Debtor Sergio Parada

X /s/ Sandra M. Suarez

Signature of Joint Debtor Sandra M. Suarez

Telephone Number (If not represented by attorney)

December 14, 2007

Date

Signature of Attorney*

X /s/ Mercedes Jaile

Signature of Attorney for Debtor(s)

Mercedes Jaile 6277713

Printed Name of Attorney for Debtor(s)

Mercedes Jaile, LLC

Firm Name

2215 W. Lake Street Melrose Park,, IL 60160

Address

Email: mjaile5@aol.com

63-279-3027 Fax: 630-279-1173

Telephone Number

December 14, 2007

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

7	v
7	١

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

T

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 4 of 50

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Sergio Parada Sandra M. Suarez		Case No.	
mie	Janura W. Suarez		Case No.	
		Debtor(s)	Chapter	_7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 5 of 50

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sergio Parada
	Sergio Parada
Date: December 14 2007	

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main

Page 6 of 50 Document

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Sergio Parada Sandra M. Suarez		Case No.	
		Debtor(s)	Chapter	7
			•	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 7 of 50

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Sandra M. Suarez	
_	Sandra M. Suarez	

requirement of 11 U.S.C. § 109(h) does not apply in this district.

Date: <u>December 14, 2007</u>

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12

Document

Entered 12/18/07 12:54:50 Desc Main Page 8 of 50

/lain _{12/15/07 9:16AM}

B6 Summary (Official Form 6 - Summary) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sergio Parada,		Case No	
	Sandra M. Suarez			
_		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	1,010,525.00		
B - Personal Property	Yes	4	6,111.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		1,119,640.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	9		1,215,755.10	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,152.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			4,578.00
Total Number of Sheets of ALL Schedu	ıles	22			
	T	otal Assets	1,016,636.00		
			Total Liabilities	2,335,395.10	

Form 6 - Statistical Summary (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sergio Parada,		Case No.		
	Sandra M. Suarez				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159. Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	2,152.00
Average Expenses (from Schedule J, Line 18)	4,578.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	2,239.84

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		35,000.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		1,215,755.10
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		1,250,755.10

Case 07-23729

Doc 1 Filed 12/18/07 Document

Entered 12/18/07 12:54:50 Desc Main Page 10 of 50

12/15/07 9:16AM

B6A (Official Form 6A) (12/07)

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
1819 N. 39th Avenue Stone Park, IL 60165. Homestead.	Fee simple	J	290,000.00	316,648.00
5811 W. 55th Street Chicago, IL 60638. Investment Property. Foreclosure. Vacant	Fee simple	J	260,000.00	270,731.00
4718 S. Lamont Chicago, IL 60638. Investment Property. Foreclosure. Vacant	Fee simple	J	215,525.00	251,966.00
5652 W. 64th Street Chicago, IL 60638. Investment	Fee simple	J	245,000.00	280,000.00

Sub-Total > 1,010,525.00 (Total of this page)

1,010,525.00 Total >

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 11 of 50

B6B (Official Form 6B) (12/07)

In re	Sergio Parada,	Case No	
	Sandra M. Suarez		

Debtors

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

_	. , , , , ,		, , , , , , , , , , , , , , , , , , , ,		· · ·
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	X			
2.	accounts, certificates of deposit, or	\ a	Washington Mutual PO Box 24337. Savings account No. 426 639191-4	J	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or		Washington Mutual PO Box 2437. Savings Account 126-639190-6.	J	100.00
	cooperatives.		Midwest Bank 501 W. North AVenue Melrose Park, L 60160 Checking Account.	J	81.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	S S	Location: 1819 N. 39th Avenue, Stone Park IL. T.V. set, 3 bedroom sets, dinning room set, living room set. One computer. Family room sofa and chairs. Jsed in fair condition.	J	2,500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	(Location: 1819 N. 39th Avenue, Stone Park IL. 5 Coats, 4 boots, work suits, general ladies appearels nats, gloves.	J	1,000.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
			m . 1	Sub-Tot	al > 3,781.00

3 continuation sheets attached to the Schedule of Personal Property

(Total of this page)

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 12 of 50

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Sergio Parada,
	Sandra M. Suarez

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Т	ype of Property	N O N E	Description and Location	of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuitier issuer.	s. Itemize and name each	х				
defined i under a c as define Give par record(s)	in an education IRA as a 26 U.S.C. § 530(b)(1) or ualified State tuition plan d in 26 U.S.C. § 529(b)(1). iculars. (File separately the of any such interest(s).	X				
other per	in IRA, ERISA, Keogh, or sion or profit sharing ve particulars.	X				
	d interests in incorporated corporated businesses.	X				
14. Interests ventures.	in partnerships or joint Itemize.	X				
and other	ent and corporate bonds negotiable and iable instruments.	X				
16. Accounts	receivable.	X				
property	maintenance, support, and settlements to which the or may be entitled. Give ss.	X				
	uidated debts owed to debtor tax refunds. Give particulars.	X				
estates, a exercisat debtor ot	e or future interests, life and rights or powers the for the benefit of the her than those listed in A - Real Property.	X				
interests	nt and noncontingent in estate of a decedent, nefit plan, life insurance trust.	X				

Sub-Total > **0.00** (Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Page 13 of 50 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Sergio Parada,	Case No
	Sandra M. Suarez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	Me	cation: 1819 N. 39th Avenue, Stone Park IL. 1997 rcury Villager Minivan. Fair condition. 138,000 les.	, l	1,430.00
		То	cation: 1819 N. 39th Avenue, Stone Park IL. 1995 yota Corolla Sedan 4 door. Poor ndition.150,000 miles	J	900.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
			(Total	Sub-Tota of this page)	al > 2,330.00

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Case 07-23729 Page 14 of 50 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$ - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
34. Farm supplies, chemicals, and feed.	Х			_
35. Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page) 6,111.00 Total >

0.00

B6C (Official Form 6C) (12/07)

In re Sergio Parada, Case No. Sandra M. Suarez

Debtors

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 1819 N. 39th Avenue Stone Park, IL 60165. Homestead.	735 ILCS 5/12-901	0.00	290,000.00
Checking, Savings, or Other Financial Accounts, C Washington Mutual PO Box 24337. Savings account No. 426 639191-4	Certificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Washington Mutual PO Box 2437. Savings Account 426-639190-6.	735 ILCS 5/12-1001(b)	100.00	100.00
Midwest Bank 501 W. North AVenue Melrose Park, IL 60160 Checking Account.	735 ILCS 5/12-1001(b)	81.00	81.00
Household Goods and Furnishings Location: 1819 N. 39th Avenue, Stone Park IL. T.V. set, 3 bedroom sets, dinning room set, living room set. One computer. Family room sofa and chairs. Used in fair condition.	735 ILCS 5/12-1001(b)	2,500.00	2,500.00
Wearing Apparel Location: 1819 N. 39th Avenue, Stone Park IL. 5 Coats, 4 boots, work suits, general ladies appearels hats, gloves.	735 ILCS 5/12-1001(a)	1,000.00	1,000.00
Automobiles, Trucks, Trailers, and Other Vehicles Location: 1819 N. 39th Avenue, Stone Park IL. 1997 Mercury Villager Minivan. Fair condition. 138,000 miles.	735 ILCS 5/12-1001(b)	1,430.00	1,430.00
Location: 1819 N. 39th Avenue, Stone Park IL. 1995 Toyota Corolla Sedan 4 door. Poor condition.150,000 miles	735 ILCS 5/12-1001(b)	900.00	900.00

Total: 6,111.00 296,111.00 Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 16 of 50

B6D (Official Form 6D) (12/07)

In re

Sergio	Par	ada,	
Sandra	м	Suar	σ.

12/15/07 9:16AM

Debtors

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C C C D E B T C R) H		C O N T I N G E N	N L I Q U L	S P U T F	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0771243254-6 CitiMortgage, Inc. PO BOX 183040 Columbus, OH 43218		J	9/22/2006 Second Mortgage 1819 N. 39th Avenue Stone Park, IL 60165. Homestead.	T T	D A T E D			
			Value \$ 290,000.00				63,343.00	0.00
Account No. 5000198416 Freemont Investment & Loan P O Box 19030 San Bernardino, CA 92423		J	2006 First Mortgage 5811 W. 55th Street Chicago, IL 60638. Investment Property. Foreclosure. Vacant					
Account No. 1008406645	+	+	Value \$ 260,000.00 9/22/2006	+			214,177.00	0.00
Indymac Bank PO BOX 78826 Phoenix, AZ 85062		J	First Mortgage 1819 N. 39th Avenue Stone Park, IL 60165. Homestead.					
		_	Value \$ 290,000.00				253,600.00	0.00
Account No. 38863593 Ocwen Loan Servicing P O BOX 785056 Orlando, FL 32878-5056		J	1/26/2006 Second Mortgage 5811 W. 55th Street Chicago, IL 60638. Investment Property. Foreclosure. Vacant					
			Value \$ 260,000.00				56,554.00	0.00
continuation sheets attached			(Total of	Subt		_	587,674.00	0.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 17 of 50

 $B6D\ (Official\ Form\ 6D)\ (12/07)$ - Cont.

In re	Sergio Parada,		Case No.	
	Sandra M. Suarez			
•		Debtors		

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Hu H W J C	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZT - ZG E Z	1-QD-	D I SPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 0511035117	Γ		1/27/2006]⊺	DATED			
The Citi Group/Consumer Finance			First Mortgage	Н		Н		
715 S. Metropolitan Avenue Oklahoma City, OK 73108		J	5652 W. 64th Street Chicago, IL 60638. Investment property. Foreclosure. Vacant.					
	┸		Value \$ 245,000.00	Ш		Ш	280,000.00	35,000.00
Account No. 3010597882	1		9/25/2006					
Washington Mutual PO BOX 9001123			First Mortgage					
Louisville, KY 40290		J	4718 S. Lamont Chicago, IL 60638. Investment Property. Foreclosure. Vacant					
			Value \$ 215,525.00				251,966.00	0.00
	╀	_	Value \$	Ш		Щ		
Account No.			Value \$	-				
Account No.	1							
			Value \$	-				
Sheet 1 of 1 continuation sheets atta Schedule of Creditors Holding Secured Claims		d to) (Total of t	Subt		- 1	531,966.00	35,000.00
			(Report on Summary of Sc	T	ota	ıl	1,119,640.00	35,000.00

Case 07-23729

Document

Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Page 18 of 50

12/15/07 9:16AM

B6E (Official Form 6E) (12/07)

•		
In re	Sergio Parada,	Case No
	Sandra M. Suarez	

Debtors

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. \$ 507(a)(4).
□ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
□ Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 19 of 50

B6F (Official Form 6F) (12/07)

In re	Sergio Parada,	Case No	
	Sandra M. Suarez		
-		Debtors	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

			no to report on and benedure 11					
CREDITOR'S NAME,	C	Ηu	sband, Wife, Joint, or Community	Ç	U	Ģ		
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M		CONTINGEN	L Q D L	I S P L T E C) 	AMOUNT OF CLAIM
Account No. 30219331			Opened 10/01/06 Last Active 10/01/07	T N	D A T E D		Ī	
American Enterprises I W129n11040 Washington Dr Germantown, WI 53022		н	InstallmentSalesContract		D			2,446.00
Account No. 030219331	t		2006	\top	T	T	1	
American Enterprises International PO BOX 610 Germantown, WI 53022-0610		J	credit card					2,599.00
Account No. 8740061199931 Ameriquest Mortgage 10801 6th St Rancho Cucamonga, CA 91730		н	Opened 8/01/04 Last Active 8/01/05 ConventionalRealEstateMortgage					245.075.00
	╀			\bot	L	Ļ	4	215,975.00
Account No. 4024-1151-3058-4667 Bank of America PO BOX 15726 Wilmington, DE 19886-5726		J	2004 credit card					8,490.00
8 continuation sheets attached			(Total of	Subt)	229,510.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Page 20 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		Ţ	J	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT			SPUTED	AMOUNT OF CLAIM
Account No. 4888-9380-1711-3655			2005	Т	T F	Ē		
Bank of America PO BOX 17220 Baltimore, MD 21297-1220		J	credit card)		7,448.00
Account No. 3655			Opened 3/01/05 Last Active 8/30/07		T	T		
Bank Of America Po Box 1598 Norfolk, VA 23501		w	CreditCard					
								10,832.00
Account No. 4667 Bank Of America Po Box 1598 Norfolk, VA 23501		н	Opened 9/01/06 Last Active 8/30/07 CreditCard					
								8,772.00
Account No. 0924 Bank Of America Pob 17054 Wilmington, DE 19884		w	Opened 12/01/03 Last Active 9/18/07 CreditCard					1,808.00
Account No. 488893801711 Bk Of Amer P.O. Box 7047 Dover, DE 19903		w	Opened 3/01/05 Last Active 10/01/07					10,832.00
Sheet no1 of _8 sheets attached to Schedule of		1	<u> </u>	Sub	_L	 tal	\dashv	
Creditors Holding Unsecured Nonpriority Claims			(Total o					39,692.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 21 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CDEDITORIG NAME	С	Hu	sband, Wife, Joint, or Community	С	U	T	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	I O	۲	S P	AMOUNT OF CLAIM
Account No. 402411513058			Opened 9/01/06 Last Active 8/01/07	'	Ė	1		
Bk Of Amer P.O. Box 7047 Dover, DE 19903		н						8,772.00
Account No. 426684111474			Opened 3/01/05 Last Active 10/01/07	T	Г	T	T	
Chase 800 Brooksedge Blvd Westerville, OH 43081		w	CreditCard					6,122.00
Account No. 426684106958	┢		Opened 11/01/05 Last Active 9/18/07	╁	╁	t	+	
Chase 800 Brooksedge Blvd Westerville, OH 43081	-	н	CreditCard					1,791.00
Account No. 4266-8411-1474-2339		T	2005	T	T	t	\top	
Chase Card Member Service PO Box 15153 Wilmington, DE 19886		J	credit card					6,122.00
Account No. 4266-8410-6958-4645	T	T	2005	T	T	T	\dagger	
CHASE Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153		J	credit card					1,791.00
Sheet no. 2 of 8 sheets attached to Schedule of				Sub			\prod	24,598.00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)) [2 .,000.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Page 22 of 50 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		\overline{c}	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIN IS SUBJECT TO SETOFF, SO STATE.	<i>к</i>	CONTINGENT		SPUTED	AMOUNT OF CLAIM
Account No. 9800441967			Opened 1/01/06 Last Active 5/01/07		Т	E		
Cit Group Sales Fin Po Box 24610 Oklahoma City, OK 73124		w	ConventionalRealEstateMortgage			D		274,377.00
Account No. 771243254			Opened 9/01/06 Last Active 9/14/07		T		П	
Citimortgage Inc Po Box 9442 Gaithersburg, MD 20898		w	Mortgage					63,048.00
Account No. 21673000233463	╁	-	Opened 8/01/01 Last Active 9/01/01		\dashv	\dashv	Н	
Contl Furn 2743 West 36th Pla Chicago, IL 60632		н	InstallmentSalesContract					Unknown
Account No. 604416100005			Opened 1/01/06 Last Active 10/01/07		7	\Box	П	
Gemb/lkea Po Box 981400 El Paso, TX 79998		J	CreditCard					269.00
Account No. 601136106049	t	H	Opened 4/01/06 Last Active 10/01/07	1	\dashv	\neg	H	
Gemb/Sams Club Dc Po Box 981400 El Paso, TX 79998		w	CreditCard					28.00
Sheet no. 3 of 8 sheets attached to Schedule of				St	ıbtı	ota	l	227 722 00
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of thi	is t	oag	e)	337,722.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main _{12/15/07 9:16AM} Document Page 23 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CREDITOR'S NAME,	000	1	sband, Wife, Joint, or Community	COZL	UN	D I	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	J H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ZH L ZG EZH	LIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. 8580012828			2004	T	T E		
Grants Wells Fargo Financial PO BOX 94498 Las Vegas, NV 89193-4498		J	credit card				1,409.00
Account No. 098131			Opened 7/01/06 Last Active 9/20/07	T		H	
Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850		н	ChargeAccount	,			
							105.00
Account No. 169601-8131319707 Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808		н	Opened 7/01/06 Last Active 10/01/07 ChargeAccount				105.00
Account No. 6004300101430392	T		Opened 8/01/03 Last Active 9/17/07	T		Г	
Hsbc/Mnrds 90 Christiana Rd New Castle, DE 19720		w	ChargeAccount				53.00
Account No. 4243252248			Opened 2/01/07 Last Active 11/01/06			Г	
I C System Inc Po Box 64378 Saint Paul, MN 55164		w	CollectionAttorney Banfield The Pet Ho				76.00
Sheet no. 4 of 8 sheets attached to Schedule of				Subt	ota	 .l	4 740 00
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	re)	1,748.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 24 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CREDITOR'S NAME,	Ç	Hu	sband, Wife, Joint, or Community	C	U	D	T	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	lο	T E	S J T	AMOUNT OF CLAIM
Account No. 6044161000055124			UNK	T	E			
IKEA PO BOX 530942 Atlanta, GA 30353-0942		J	CREDIT CARD		D			308.00
Account No. 6681008406645			Opened 9/01/06 Last Active 10/01/07	T		T	T	
Indymac Bank 1 National City Pkwy Kalamazoo, MI 49009		w	ConventionalRealEstateMortgage					
								253,600.00
Account No. 041-1608-888 KOHL'S PO BOX 2983 Milwaukee, WI 53201	-	J	unk CREDIT CARD					336.00
Account No. P42038337	t		Opened 5/01/01	T	T	t	†	
Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068		н	Collection Med1 David L Fishman					175.00
Account No. 563-797-773	T		UNK	T	T	T	\dagger	
New York and Company PO BOX 659728 San Antonio, TX 78265		J	CREDIT CARD					677.00
Sheet no5 of _8 sheets attached to Schedule of				Sub	tota	al	T	255,096.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)) [200,000.00

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 25 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CDEDITORIC MAME	С	Hu	sband, Wife, Joint, or Community	С	U	ī	D I	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	10	! !!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!!	S P	AMOUNT OF CLAIM
Account No. 197497			Opened 2/11/07 Last Active 7/11/07	T	E	1		
Nicor Gas 1844 Ferry Road Naperville, IL 60563		н	Other Utility Company					61.00
Account No. 245703	1	T	11/13/07	\top	T	T	1	
Radiology Consultats, Ltd. 1730 Park St. Suite 101 Naperville, IL 60563		J	C.T. Scan of Head					
								3,454.00
Account No. 11826815 Resurrection Health Care West Lake Hospital 1225 Lake Street Melrose Park, IL 60160		J	11/13/07 Hospitalization					200.00
Account No. W11826815			11/20/07	T		Ť		
Resurrection Health Care West Lake Hospital 1225 Lake Street Melrose Park, IL 60160		J	Emergency Room					3,399.00
Account No. 6011 3610 6049 0356	T	T	unk	\dagger		t	\dashv	
Sam's Club Discover PO BOX 960013 Orlando, FL 32896-0013		J	credit card					594.00
Sheet no. 6 of 8 sheets attached to Schedule of				Sub				7,708.00
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge) [,

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 26 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No
	Sandra M. Suarez	

Debtors

	С	Hu	sband, Wife, Joint, or Community	С	U	D	<u> </u>
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		UNLIQUIDATED	SPUTED	AMOUNT OF CLAIM
Account No. 4352375044474189	1		Opened 3/01/04 Last Active 10/11/07		E		
Target Nb Po Box 673 Minneapolis, MN 55440		w	CreditCard		D		5,550.00
Account No. 296 818 136	╀		UNK	+	╀	-	0,000.00
Victoria Secret PO BOX 659728 San Antonio, TX 78265		J	CREDIT CARD				529.00
Account No. 100100000000747776243	T		Opened 9/01/06 Last Active 9/11/07				
Washington Mutual Bank 3990 S Babcock St Melbourne, FL 32901		н	CreditLineSecured				30,402.00
Account No. 9083010597882	╀		Opened 9/01/06 Last Active 9/11/07	+	╀	-	30,402.00
Washington Mutual Fa Po Box 1093 Northridge, CA 91328		н	ConventionalRealEstateMortgage				254 452 00
Account No. 16046214	╀		11/28/07	+	\vdash	_	251,153.00
Westlake Medical Arts Pharmacy 1111 W. Superior Street Melrose Park, IL 60160		J	Prescription Medicine				150.10
Sheet no. 7 of 8 sheets attached to Schedule of		<u> </u>		 Sub	tot:	1 1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				287,784.10

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main 12/15/07 9:16AM Document Page 27 of 50

B6F (Official Form 6F) (12/07) - Cont.

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

CDEDITORIG MAME	С	Hu	sband, Wife, Joint, or Community	CO	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODE BTOR	C J M		ONTINGENT	L Q	I S P U T E D	AMOUNT OF CLAIM
Account No. 8580012838			Opened 5/01/06 Last Active 9/27/07	ŢΫ	T		
Wffnatlbnk Po Box 94498 Las Vegas, NV 89193		w	ChargeAccount		D		_
							1,378.00
Account No. 5856370689828748			Opened 5/01/06 Last Active 8/27/06 ChargeAccount				
Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201		w					
					L		117.00
Account No. 74777	-		Opened 9/29/06 Last Active 9/11/07 HomeEquityLineOfCredit				
Wshngtn Mutl 3990 S. Babcock Melbourne, FL 32901		н	TionieEquityEnleoiorean				
							30,402.00
Account No.							
Account No.				T	Т	T	
Sheet no. 8 of 8 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t	Sub this			31,897.00
			(Report on Summary of So		Γota dule		1,215,755.10

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 28 of 50

B6G (Official Form 6G) (12/07)

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 29 of 50

B6H (Official Form 6H) (12/07)

In re	Sergio Parada,	Case No.
	Sandra M. Suarez	

Debtors

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

12/15/07 9:16AM

In re	Sergio Parada Sandra M. Suarez		Case No.	
		Debtor(s)		

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	OF DEBTOR AN	D SPOUSE			
	RELATIONSHIP(S):	AGE			
Married	Daughter		16 years		
	Son		9 years old		
Employment:	DEBTOR	0 : 0::	SPOUSE		
	onstruction		izen Care taker		
	dmar Construction Inc.	Help at Ho	ome		
<u> </u>	momths	6 months	Street Suite 1500		
	740 W. North Avenue hicago, IL 60647	Chicago, I			
	ojected monthly income at time case filed)	3 ,	DEBTOR		SPOUSE
	ommissions (Prorate if not paid monthly)		\$ 1,692.00	\$	550.00
2. Estimate monthly overtime	•		\$ 0.00	\$	0.00
·					
3. SUBTOTAL			\$1,692.00	\$	550.00
4. LESS PAYROLL DEDUCTIONS		_			
a. Payroll taxes and social securi	ity		\$ 50.00	\$	40.00
b. Insurance			\$ 0.00	\$	0.00
c. Union dues			\$ 0.00	\$	0.00
d. Other (Specify):			\$ 0.00	\$	0.00
			\$ 0.00	\$	0.00
5. SUBTOTAL OF PAYROLL DEDU	JCTIONS		\$50.00_	\$	40.00
6. TOTAL NET MONTHLY TAKE I	HOME PAY		\$1,642.00	\$	510.00
7. Regular income from operation of l	ousiness or profession or farm (Attach detailed state	ement)	\$ 0.00	\$	0.00
8. Income from real property			\$ 0.00	\$	0.00
9. Interest and dividends			\$ 0.00	\$	0.00
10. Alimony, maintenance or support dependents listed above	payments payable to the debtor for the debtor's use		\$ 0.00	\$	0.00
11. Social security or government assi	stance			·	
(Specify):			\$ <u>0.00</u>	\$	0.00
			\$ 0.00	\$	0.00
12. Pension or retirement income			\$ <u> </u>	\$	0.00
13. Other monthly income					
(Specify):			\$	\$ <u> </u>	0.00
			\$	\$	0.00
14. SUBTOTAL OF LINES 7 THRO	UGH 13		\$	\$_	0.00
15. AVERAGE MONTHLY INCOM	E (Add amounts shown on lines 6 and 14)		\$1,642.00	\$	510.00
16. COMBINED AVERAGE MONT	HLY INCOME: (Combine column totals from line	15)	\$	2,152	.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main

B6J (Official Form 6J) (12/07)

Document Page 31 of 50

12/15/07 9:16AM

In re	Sergio Parada Sandra M. Suarez		Case No.	
		Debtor(s)		

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	2,500.00
a. Are real estate taxes included? Yes X No	· 	
b. Is property insurance included? Yes X No		
2. Utilities: a. Electricity and heating fuel	\$	140.00
b. Water and sewer	\$	90.00
c. Telephone	\$	100.00
d. Other	\$	0.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	475.00
5. Clothing	\$	200.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	250.00
8. Transportation (not including car payments)	\$	410.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	50.00 0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's	c	0.00
b. Life	\$ \$	16.00
c. Health	\$ \$	0.00
d. Auto	\$ 	100.00
e. Other Hazard Insurance on non homestead	\$	162.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the		
plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Minor's school expenses	\$	35.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,578.00
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
Rent in the area is anticipate to be approximately \$1,200 to \$1,500 plus one month security		
deposit. 20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,152.00
b. Average monthly expenses from Line 18 above	\$	4,578.00
c. Monthly net income (a. minus b.)	\$	-2,426.00

Case 07-23729

Document

Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Page 32 of 50

12/15/07 9:16AM

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sergio Parada Sandra M. Suarez		Case No.	
		Debtor(s)	Chapter	7
			-	

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

Sergio Parada Debtor Date December 14, 2007 /s/ Sandra M. Suarez Signature

Sandra M. Suarez Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main

Document

Page 33 of 50

12/15/07 9:16AM

B7 (Official Form 7) (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Sergio Parada Sandra M. Suarez		Case No.	
		Debtor(s)	Chapter	7
			•	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE \$20,468.00 Employment, 2005 Joint Tax Return, Husband \$21,301, Wife \$1080 \$19,441.00 Employment. 2006 Joint Tax Return. Husband \$23,222. Wife: \$2693

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

SOURCE AMOUNT

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING**

None

All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

AMOUNT STILL AMOUNT PAID OWING

DATE OF PAYMENT

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR NATURE OF PROCEEDING AND CASE NUMBER AND LOCATION DISPOSITION Fremont Investment and Mortgage Foreclosure, **Cook County 1st District** Summons served 8/17/2007 Loan v. Sergio Parada. Case **Foreclosure on Property** Chicago, IL Number: 07 CH 22377 located on 5811 W. 55th Chicago, IL Cit Group/Consumer Mortgage Foreclosure on Circuit Court of Cook County Summons issued 10/23/2007 Finance Inc v. Sandra M. properpty located on 5811 Daley Center 50 W. Suarez and John Doe, Alias W. 55th Street Chicago, IL. Washington Street Chicago, her husband. Case Number: 07 CH 30421

Document

Page 35 of 50

12/15/07 9:16AM

3

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY**

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER Fremont Investment and Loan 2727 E. Imperial Highway Brea, CA 92821

DATE OF REPOSSESSION. FORECLOSURE SALE. TRANSFER OR RETURN 8/17/07

DESCRIPTION AND VALUE OF **PROPERTY**

5811 W. 55th Street Chicago, IL 60638. VALUE = \$268.000.00

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

> NAME AND LOCATION OF COURT

NAME AND ADDRESS DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY**

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

RELATIONSHIP TO NAME AND ADDRESS OF DESCRIPTION AND PERSON OR ORGANIZATION DEBTOR, IF ANY DATE OF GIFT VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND. IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Document Page 36 of 50

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Mercedes Jaile 2215 W. Lake Street Melrose Park, IL 60160

DATE OF PAYMENT. NAME OF PAYOR IF OTHER THAN DEBTOR 10/18 and 11/1/2007

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

12/15/07 9:16AM

4

\$2,000.00

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

Document Page 37 of 50

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF **PROPERTY**

LOCATION OF PROPERTY

12/15/07 9:16AM

5

15. Prior address of debtor

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate

address of either spouse.

NAME USED DATES OF OCCUPANCY **ADDRESS**

16. Spouses and Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho,

Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable

or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

NAME AND ADDRESS OF **ENVIRONMENTAL** DATE OF SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF **ENVIRONMENTAL** SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

STATUS OR DISPOSITION DOCKET NUMBER

6

18 . Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

BEGINNING AND NATURE OF BUSINESS ENDING DATES

NAME None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME **ADDRESS**

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records

NAME

None

ADDRESS

DATES SERVICES RENDERED

of the debtor. If any of the books of account and records are not available, explain.

NAME **ADDRESS**

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED Document

Page 39 of 50

12/15/07 9:16AM

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

(Specify cost, market or other basis)

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NATURE OF INTEREST PERCENTAGE OF INTEREST NAME AND ADDRESS

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the

commencement of this case.

NAME **ADDRESS** DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

NAME & ADDRESS AMOUNT OF MONEY OF RECIPIENT, DATE AND PURPOSE OR DESCRIPTION AND RELATIONSHIP TO DEBTOR OF WITHDRAWAL VALUE OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

NAME OF PENSION FUND

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

8

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	December 14, 2007	Signature	/s/ Sergio Parada
			Sergio Parada
			Debtor
Date	December 14, 2007	Signature	/s/ Sandra M. Suarez
	<u>. </u>	_	Sandra M. Suarez
			Joint Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main

Document

Page 41 of 50

12/15/07 9:16AM

Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

Sergio Parada In re Sandra M. Suarez			Case No		
	Deb	otor(s)	Chapter	7	
CHAPTER 7 IND	IVIDUAL DEBTOR	'S STATEME	NT OF IN	TENTION	
I have filed a schedule of assets and liabi	lities which includes debts se	cured by property o	of the estate.		
☐ I have filed a schedule of executory contr	racts and unexpired leases wh	nich includes person	al property sub	ject to an unexpire	ed lease.
I intend to do the following with respect	to property of the estate which	h secures those deb	ts or is subject	to a lease:	
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1819 N. 39th Avenue Stone Park, IL 60165. Homestead.	CitiMortgage, Inc.	Х			
5811 W. 55th Street Chicago, IL 60638. Investment Property. Foreclosure. Vacant	Freemont Investment & Loan	% X			
1819 N. 39th Avenue Stone Park, IL 60165. Homestead.	Indymac Bank	Х			
5811 W. 55th Street Chicago, IL 60638. Investment Property. Foreclosure. Vacant	Ocwen Loan Servicing	X			
5652 W. 64th Street Chicago, IL 60638. Investment property. Foreclosure. Vacant.	The Citi Group/Consumer Finance	Х			
4718 S. Lamont Chicago, IL 60638. Investment Property. Foreclosure. Vacant	Washington Mutual	Х			
	1	Į.			I
Description of Leased Property	Lessor's Name	Lease will be assumed pursuan to 11 U.S.C. § 362(h)(1)(A)	nt		
-NONE-					
Date December 14, 2007	Signature /s/ Sergio Parada Sergio Parada Debtor				
Date December 14, 2007	Sa	Sandra M. Suare ndra M. Suarez int Debtor	ez		

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 42 of 50
United States Bankruptcy Court
Northern District of Illinois

In 1	re Sandra M. Su			Case No.		
			Debtor(s)	Chapter	7	
	DIS	SCLOSURE OF C	COMPENSATION OF ATTO	RNEY FOR DI	EBTOR(S)	
1.	compensation paid	to me within one year bef	kruptcy Rule 2016(b), I certify that I a fore the filing of the petition in bankrupto templation of or in connection with the ba	cy, or agreed to be pai	id to me, for services rendered or to	
	· ·		pt	·	2,000.00	
	Prior to the fili	ing of this statement I have	re received	\$	2,000.00	
	Balance Due			\$	0.00	
2.	The source of the co	The source of the compensation paid to me was:				
	Debtor	☐ Other (specify):				
3.	The source of comp	pensation to be paid to me	is:			
	Debtor	☐ Other (specify):				
4.	■ I have not agree	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.				
			ed compensation with a person or persons st of the names of the people sharing in the			
5.	a. Analysis of the observation and c. Representation of d. [Other provision Negotiati reaffirma	debtor's financial situation I filing of any petition, scho of the debtor at the meetin as needed] ions with secured creation agreements and a	agreed to render legal service for all aspect, and rendering advice to the debtor in detectules, statement of affairs and plan which ag of creditors and confirmation hearing, additors to reduce to market value; exapplications as needed; preparationers on household goods.	etermining whether to th may be required; and any adjourned hea kemption planning	file a petition in bankruptcy; arings thereof; g; preparation and filing of	
6.	Represer		lisclosed fee does not include the followin in any dischargeability actions, judge.		es, relief from stay actions or	
			CERTIFICATION			
this	I certify that the fore bankruptcy proceedi		ement of any agreement or arrangement for	r payment to me for re	epresentation of the debtor(s) in	
Date	ed: December 14	4, 2007	/s/ Mercedes Jai	ile		
			Mercedes Jaile 6 Mercedes Jaile,			
			2215 W. Lake St			
			Melrose Park,, IL			
			63-279-3027 Fa mjaile5@aol.con			

12/15/07 9:16AM

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 44 of 50

B 201 (04/09/06)

12/15/07 9:16AM

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Mercedes Jaile 6277713	X /s/ Mercedes Jaile	December 14, 2007					
Printed Name of Attorney	Signature of Attorney	Date					
Address:							
2215 W. Lake Street							
Melrose Park,, IL 60160 63-279-3027							
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.							
Sergio Parada							
Sandra M. Suarez	X /s/ Sergio Parada	December 14, 2007					
Printed Name of Debtor	Signature of Debtor	Date					
Case No. (if known)	X /s/ Sandra M. Suarez	December 14, 2007					
	Signature of Joint Debtor (if any)	Date					

Case 07-23729 Doc 1 Filed 12/18/07 Entered 12/18/07 12:54:50 Desc Main Document Page 45 of 50

12/15/07 9:16AM

United States Bankruptcy Court Northern District of Illinois

	Sergio Parada			
In re	Sandra M. Suarez	D.1. ()	Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	54
	(our) knowledge.	s) hereby verifies that the list of credit	iors is true and correct	to the best of my
Date:	December 14, 2007	/s/ Sergio Parada		
		Sergio Parada		
		Signature of Debtor		
Date:	December 14, 2007	/s/ Sandra M. Suarez		
		Sandra M. Suarez		
		Signature of Debtor		

American Enterprises I W129n11040 Washington Dr Germantown, WI 53022

American Enterprises International PO BOX 610 Germantown, WI 53022-0610

Ameriquest Mortgage 10801 6th St Rancho Cucamonga, CA 91730

Bank of America PO BOX 15726 Wilmington, DE 19886-5726

Bank of America PO BOX 17220 Baltimore, MD 21297-1220

Bank Of America Po Box 1598 Norfolk, VA 23501

Bank Of America Pob 17054 Wilmington, DE 19884

Bk Of Amer P.O. Box 7047 Dover, DE 19903

Cardmember Services PO BOX 15298 Wilmington, DE 19850

Chase 800 Brooksedge Blvd Westerville, OH 43081

Chase Card Member Service PO Box 15153 Wilmington, DE 19886

CHASE Cardmember Services PO BOX 15153 Wilmington, DE 19886-5153

Cit Group Sales Fin Po Box 24610 Oklahoma City, OK 73124

Citimortgage Inc Po Box 9442 Gaithersburg, MD 20898

CitiMortgage, Inc. PO BOX 183040 Columbus, OH 43218

Contl Furn 2743 West 36th Pla Chicago, IL 60632

Freemont Investment & Loan P O Box 19030 San Bernardino, CA 92423

Fremont Investment and Loan 175 N. River View Anaheim, CA 92808

Gemb/Ikea Po Box 981400 El Paso, TX 79998

Gemb/Sams Club Dc Po Box 981400 El Paso, TX 79998

Grants Wells Fargo Financial PO BOX 94498 Las Vegas, NV 89193-4498

Hsbc/Bsbuy Po Box 15519 Wilmington, DE 19850 Hsbc/Bstby 1405 Foulk Road Wilmington, DE 19808

Hsbc/Mnrds 90 Christiana Rd New Castle, DE 19720

I C System Inc Po Box 64378 Saint Paul, MN 55164

IKEA PO BOX 530942 Atlanta, GA 30353-0942

Indymac Bank
1 National City Pkwy
Kalamazoo, MI 49009

Indymac Bank PO BOX 78826 Phoenix, AZ 85062

Kimberly Weissman Attorney at Law-Suite 3200 33 North LaSalle Chicago, IL 60602

KOHL'S PO BOX 2983 Milwaukee, WI 53201

Law Office of Ira T. Nevel 175 N. Franklin Suite 201 Chicago, IL 60606

Med Busi Bur 1460 Renaissance D Park Ridge, IL 60068 Mortgage Electronic Registration Sy 1595 Spring Hill Road Suite 310 Vienna, VA 22182

New York and Company PO BOX 659728 San Antonio, TX 78265

Nicor Gas 1844 Ferry Road Naperville, IL 60563

Ocwen PO Box 6440 Carol Stream, IL 60197

Ocwen Loan Servicing P O BOX 785056 Orlando, FL 32878-5056

Ocwen Loan Servicing LLc 12650 Ingenuity Drive Orlando, FL 32826

Radiology Consultats, Ltd. 1730 Park St. Suite 101 Naperville, IL 60563

Resurrection Health Care West Lake Hospital 1225 Lake Street Melrose Park, IL 60160

Sam's Club Discover PO BOX 960013 Orlando, FL 32896-0013

Servicing Corporation 323 Fifth Street Eureka, CA 95501

Target Nb Po Box 673 Minneapolis, MN 55440 The Cit Group/Consumer Finance PO BOX 7731 Springfield, OH 45501

The Citi Group/Consumer Finance 715 S. Metropolitan Avenue Oklahoma City, OK 73108

Victoria Secret PO BOX 659728 San Antonio, TX 78265

Washington Mutual PO BOX 9001123 Louisville, KY 40290

Washington Mutual Bank 3990 S Babcock St Melbourne, FL 32901

Washington Mutual Fa Po Box 1093 Northridge, CA 91328

Well Fargo Financial PO BOX 98796 Las Vegas, NV 89193-8796

Westlake Medical Arts Pharmacy 1111 W. Superior Street Melrose Park, IL 60160

Wffnatlbnk Po Box 94498 Las Vegas, NV 89193

Wfnnb/Harlem Furniture Po Box 2974 Shawnee Mission, KS 66201

Wshngtn Mutl 3990 S. Babcock Melbourne, FL 32901